

In re:  
Tina M. Lucas  
Debtor

Case No. 19-10943-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jul 12, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Tina M. Lucas, 4 Addison Court, Doylestown, PA 18901-2743
14273941	Dennis Eble, D.D.S. P.C, 350 N Main St Ste 200, Chalfont, PA 18914-2707
14292566	+ Doylestown Station Condominium Association, c/o Brady & Cissne Law, 222B Pennsylvania Ave., Oreland, PA 19075-1265

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jul 13 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14279841	+ EDI: AIS.COM	Jul 13 2024 04:05:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14295568	Email/Text: ECMCBKNotices@ecmc.org	Jul 13 2024 00:09:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14278712	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jul 13 2024 00:07:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14285485	EDI: PENNDEPTREV	Jul 13 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14285485	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2024 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14753358	+ Email/Text: mtgbk@shellpointmtg.com	Jul 13 2024 00:09:00	US Bank Trust National Association, NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14291055	##+	McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster Pa 18974-3229

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
CAROL B. MCCULLOUGH	on behalf of Debtor Tina M. Lucas mcculloughheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KEELY CARR BRADY	on behalf of Creditor Doylestown Station Condominium Association kbrady@bradycissnelaw.com
MICHELLE L. MCGOWAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Debtor Tina M. Lucas support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	Tina M. Lucas	Social Security number or ITIN xxx-xx-1790
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-10943-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina M. Lucas

7/12/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**